

Fill in this information to identify the case:

Debtor 1 David A. Blasioli

Debtor 2 Dani M. Blasioli aka Dani M. Smith aka Dani M. Caskey
(Spouse, if filing)

United States Bankruptcy Court for the: WESTERN District of PA
(State)

Case number 18-20751-GLT

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Lakeview Loan Servicing, LLCCourt claim no. (if known): 18

Last 4 digits of any number you use to identify the debtor's account: 3169

Date of payment change: 09 / 01 / 2020
Must be at least 21 days after date of this notice

New total payment: \$ 1,079.06
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

- ☐ No
- ☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 488.04 *New escrow payment: \$ 502.60

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

- ☒ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 David A. Blasioli Case number (if known) 18-20751-GLT
First Name Middle Name Last Name

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.
☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

x /s/ Ann E. Swartz

Signature

Date 07 / 27 / 2020

Print: Ann E. Swartz Title Attorney for creditor
First Name Middle Name Last Name

Company McCabe, Weisberg & Conway, LLC

Address 123 S. Broad Street, Suite 1400
Number Street
Philadelphia, PA 19109
City State ZIP Code

Contact phone (215) 790 - 1010 Email ecfmail@mwc-law.com

* The "current escrow" referenced on the attached exhibit corresponds to the last payment which was made contractually. The "current escrow" referenced on the instant Notice of Mortgage Payment Change corresponds to the escrow amount required at the time of the most recent payment change.

**UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re: David A. Blasioli and Dani M. Blasioli
aka Dani M. Smith aka Dani M. Caskey
Debtors

Lakeview Loan Servicing, LLC, or its
Successor or Assignee
Movant

vs.

Ronda J. Winnecour
David A. Blasioli and Dani M. Blasioli aka
Dani M. Smith aka Dani M. Caskey
Respondents

Chapter 13

Bankruptcy No. 18-20751-GLT

Related to Document Nos.

CERTIFICATION OF SERVICE OF NOTICE OF MORTGAGE PAYMENT CHANGE

I, Ann E. Swartz, attorney for Lakeview Loan Servicing, LLC, hereby certify that I served a true and correct copy of the foregoing Notice of Mortgage Payment Change, by United States Mail, first class, postage prepaid, and/or electronic means, upon the following:

Date Served: July 27, 2020

David A. Blasioli
1113 Bennett Ave
Jeannette, PA 15644

Dani M. Blasioli aka Dani M.
Smith aka Dani M. Caskey
1113 Bennett Avenue
Jeannette, PA 15644

Kenneth M. Steinberg
Steidl & Steinberg
Suite 2830 Gulf Tower.
707 Grant Street
Pittsburgh, PA 15219
Attorney for Debtors

Office of the United States
Trustee
Liberty Center.
1001 Liberty Avenue, Suite
970
Pittsburgh, PA 15222

Ronda J. Winnecour
Suite 3250, USX Tower
600 Grant Street
Pittsburgh, PA 15219
Trustee

/s/ Ann E. Swartz

MARGARET GAIRO, ESQUIRE ID # 34419
ANN E. SWARTZ, ESQUIRE ID #201926
LAUREN M. MOYER, ESQUIRE ID # 320589
JOHN M. KOLESNIK, ESQUIRE ID # 308877
Attorney for Lakeview Loan Servicing, LLC
123 South Broad Street, Suite 1400
Philadelphia, PA 19109
Telephone: (215) 790-1010
Facsimile: (215) 790-1274
Email: ecfmail@mwc-law.com



Pay by mail:
Flagstar Bank • PO Box 660263
Dallas, TX 75266-0263

DAVID A BLASIOLI
1113 BENNETT AVE
JEANNETTE PA 15644

Property Address: 1113 Bennett Ave
Escrow Analysis Date: 06/10/2020
New Payment: \$1,079.06
New Payment Effective Date: 09/01/2020



Pay by website:
flagstar.com/myloans



Customer service:
(800) 968-7700
Monday-Friday 7:30 a.m.-8 p.m., ET
Saturday 7:30 a.m.-4 p.m., ET

Dear David A Blasioli,

Each year Flagstar Bank reviews your escrow account to ensure the correct amounts are being collected to pay your property taxes and homeowner's insurance. In reviewing your escrow account, we found **you have a shortage of \$98.10.**

Quick breakdown of your Escrow review

Required Escrow Balance	\$3,002.09
Current Escrow Balance*	\$2,903.99

You have a shortage of \$98.10

**Based on all payments and disbursements due being made prior to the new payment effective date.*

For more escrow related information, please reference your Bankruptcy documents filed with the court.

Old Mortgage Payment

Principal & Interest	\$576.46
Escrow	\$492.60

Monthly Mortgage Payment \$1,069.06

The information below reflects the details of our review and the options available to you. The **shortage** was caused by an **increase** in your **escrowed items**.

Review Your Payment Options

Option 1

One-time Payment of Escrow Shortage

Principal & Interest	\$576.46
Escrow	\$494.42

New Monthly Mortgage Payment \$1,070.88

If you prefer to pay your escrow shortage in full, simply detach the coupon below and mail it along with your payment in the enclosed envelope. Upon receipt of your escrow shortage payment, your monthly payment will be adjusted to \$1,070.88 effective September 01, 2020.

Option 2

Monthly Payment of your Escrow Shortage

Principal & Interest	\$576.46
Escrow	\$494.42
Escrow Shortage	\$8.18

New Monthly Mortgage Payment \$1,079.06

If you choose this option, no further action is needed. We will automatically spread the repayment of the escrow shortage over your next 12 monthly payments beginning with your payment due September 01, 2020.

How Your Escrow Payment Is Calculated

Your new monthly escrow payment is calculated by adding all of your disbursements then dividing this figure by 12 months, which equals \$494.42.

Mortgage Insurance	\$1,026.72	/12=	\$85.56
Taxes	\$2,593.23	/12=	\$216.10
Taxes	\$1,682.95	/12=	\$140.25
Insurance	\$630.00	/12=	\$52.50

Escrow Payment \$494.42

Determining Your Escrow Shortage

As allowed by the Real Estate Settlement Procedures Act (RESPA), your mortgage documents, or state law, the escrow balance should not go below two months' tax and insurance payments, which is a minimum balance of \$817.72.

Your projected escrow balance in September is expected to be \$719.62.

Required Minimum Balance: \$817.72

Projected Balance: \$719.62

Escrow Shortage -\$98.10

Important Information

If you have auto debit for your mortgage payment and have an additional principal amount included, the principal amount will not change but will be added to your new payment amount. To change your monthly principal amount, please submit a signed written request to our Auto Debit Department at: Fax: (888) 548-0528, or Mail: Flagstar Bank, Auto Debit Department, Mail Stop E-115-3, 5151 Corporate Drive, Troy MI 48098

Review Your Upcoming Escrow Account Activity (09/01/20 to 08/01/21)

The items below reflect the payments we expect to receive each month for your escrow account and the payments we expect to make on your behalf for your real estate taxes and/or insurance premiums.

Month	Item Description	Payment to Escrow	Payment from Escrow	Expected Balance	Required Balance
	Beginning Balance			\$2,903.99	\$3,002.09
09/20	Mortgage Insurance	\$494.42	-\$85.56	\$3,312.85	\$3,410.95
09/20	Taxes	\$0.00	-\$2,358.66	\$954.19	\$1,052.29
09/20	Taxes	\$0.00	-\$234.57	\$719.62	\$817.72
10/20	Mortgage Insurance	\$494.42	-\$85.56	\$1,128.48	\$1,226.58
11/20	Mortgage Insurance	\$494.42	-\$85.56	\$1,537.34	\$1,635.44
12/20	Mortgage Insurance	\$494.42	-\$85.56	\$1,946.20	\$2,044.30
01/21	Mortgage Insurance	\$494.42	-\$85.56	\$2,355.06	\$2,453.16
02/21	Mortgage Insurance	\$494.42	-\$85.56	\$2,763.92	\$2,862.02
03/21	Mortgage Insurance	\$494.42	-\$85.56	\$3,172.78	\$3,270.88
04/21	Mortgage Insurance	\$494.42	-\$85.56	\$3,581.64	\$3,679.74
04/21	Taxes	\$0.00	-\$1,530.72	\$2,050.92	\$2,149.02
04/21	Taxes	\$0.00	-\$152.23	\$1,898.69	\$1,996.79
05/21	Mortgage Insurance	\$494.42	-\$85.56	\$2,307.55	\$2,405.65
06/21	Mortgage Insurance	\$494.42	-\$85.56	\$2,716.41	\$2,814.51
07/21	Mortgage Insurance	\$494.42	-\$85.56	\$3,125.27	\$3,223.37
08/21	Mortgage Insurance	\$494.42	-\$85.56	\$3,534.13	\$3,632.23
08/21	Insurance	\$0.00	-\$630.00	\$2,904.13	\$3,002.23
	Total	\$5,933.04	-\$5,932.90		

Review Your Escrow Account History (09/01/19 to 08/31/20)

The items below reflect the expected activity last year and compare it with the actual payments received and disbursements made.

Last year, we anticipated that payments from your account would be made during this period equaling \$5,864.78. Under federal law, your lowest monthly balance should not have exceeded \$802.36 or two (2) months of anticipated payments from your escrow account, unless your mortgage documents or state law specifies a lower amount. Your actual lowest monthly balance was -\$727.18.

PROJECTED					ACTUAL		
Month	Item Description	Payment to Escrow	Payment from Escrow	Escrow Running Balance	Payment to Escrow	Payment from Escrow	Escrow Running Balance
Beginning Balance				\$2,964.95			-\$1,127.66
September	Mortgage Insurance	\$488.74	\$87.56	\$3,366.13	\$488.04	\$0.00	-\$639.62
September	Taxes	\$0.00	\$2,331.86	\$1,034.27	\$0.00	\$0.00	-\$639.62
September	Taxes	\$0.00	\$231.91	\$802.36	\$0.00	\$0.00	-\$639.62
September	Mortgage Insurance	\$0.00	\$0.00	\$802.36	\$0.00	\$87.56	-\$727.18
October	Mortgage Insurance	\$488.74	\$87.56	\$1,203.54	\$488.04	\$87.56	-\$326.70
November	Mortgage Insurance	\$488.74	\$87.56	\$1,604.72	\$0.00	\$0.00	-\$326.70
November	Mortgage Insurance	\$0.00	\$0.00	\$1,604.72	\$0.00	\$85.56	-\$412.26
December	Mortgage Insurance	\$488.74	\$87.56	\$2,005.90	\$488.04	\$0.00	\$75.78
December	Mortgage Insurance	\$0.00	\$0.00	\$2,005.90	\$0.00	\$85.56	-\$9.78
January	Mortgage Insurance	\$488.74	\$87.56	\$2,407.08	\$985.20	\$0.00	\$975.42
January	Mortgage Insurance	\$0.00	\$0.00	\$2,407.08	\$0.00	\$85.56	\$889.86
February	Mortgage Insurance	\$488.74	\$87.56	\$2,808.26	\$0.00	\$0.00	\$889.86
February	Mortgage Insurance	\$0.00	\$0.00	\$2,808.26	\$0.00	\$85.56	\$804.30
March	Mortgage Insurance	\$488.74	\$87.56	\$3,209.44	\$492.60	\$0.00	\$1,296.90



Property Address: 1113 Bennett Ave

DAVID A BLASIOLI
1113 BENNETT AVE
JEANNETTE PA 15644

Review Your Escrow Account History (09/01/19 to 08/31/20) Continued

PROJECTED					ACTUAL		
Month	Item Description	Payment to Escrow	Payment from Escrow	Escrow Running Balance	Payment to Escrow	Payment from Escrow	Escrow Running Balance
May	Mortgage Insurance	\$488.74	\$87.56	\$2,402.51	\$492.60	\$0.00	\$428.03
May	Mortgage Insurance	\$0.00	\$0.00	\$2,402.51	\$0.00	\$85.56	\$342.47
June	Mortgage Insurance	\$488.74 @	\$87.56 @	\$2,803.69	\$2,463.00	\$0.00	\$2,805.47
June	Mortgage Insurance	\$0.00	\$0.00	\$2,803.69	\$0.00	\$85.56	\$2,719.91
July	Mortgage Insurance	\$488.74 @	\$87.56 @	\$3,204.87	\$492.60	\$85.56	\$3,126.95
August	Mortgage Insurance	\$488.74 @	\$87.56 @	\$3,606.05	\$492.60	\$85.56	\$3,533.99
August	Insurance	\$0.00 @	\$641.00 @	\$2,965.05	\$0.00	\$630.00	\$2,903.99
Total		\$5,864.88	\$5,864.78		\$7,375.32	\$3,343.67	

The item indicated in red is the difference from a previous estimate either in date or the amount. An @ symbol indicates a scheduled payment to or from your escrow account which has not been made. Enclosed you will find a guide and answers to frequently asked questions to further assist you with understanding your escrow account and the terms in this statement.

If you have any questions, visit flagstar.com to chat directly with a support agent or call us at (800) 968-7700.

Questions with regard to a change in your tax payment should be directed to your taxing authority and changes in your insurance premium should be directed to your insurance agent.

Get to know your escrow statement.

We want this statement to be a useful mortgage management tool that offers you the opportunity to easily understand information about the **escrow account**. This guide outlines the details provided on the statement, explains the items that may appear, and defines the terms that are used.

How to read the statement:

A Loan Information

This section provides the new payment amounts and the date when the new payment is effective.

B Payment Options and Contact Information

We offer several convenient methods to make the payments, including the escrow shortage.

C Explanation of Escrow Analysis

Summarizes the results of the annual escrow analysis and explains the change(s) to the tax and/or insurance premiums and the effect it will have on the monthly mortgage payment.

D Payment Options

There are two options to pay the escrow shortage:

Option 1 Pay the shortage in full by the new payment effective date and the payment will be adjusted to the New Monthly Mortgage Payment shown.

Option 2 Pay the shortage with the monthly payment. If we do not receive the full shortage by the effective date of the new payment we will automatically spread the shortage and begin collecting it in the monthly payment.

E How the Escrow Payment is Calculated

Provides the calculation used to determine the monthly escrow payment.

F How the Escrow Shortage is Calculated

Reflects the required minimum balance and the expected minimum balance. The difference between the two amounts equals the shortage.

G Escrow Shortage Payment Coupon

If you choose **Option 1**, detach this coupon and send it with the check for the full shortage amount by the due date.

H Important Information

Special messages or announcements about the account are shown here. Also, details on the necessary action to take if the payment is

J Escrow Account History

This section will show you the actual payments into, and disbursements out of the escrow account for the last analysis period. This information can be helpful to you when determining changes with the escrowed items that caused a change to the payment.

Flagstar Bank Pay by mail: PO Box 660263, Dallas, TX 75266-0263

ANNUAL ESCROW STATEMENT

Loan Number: 123456789
Property Address: 12345 Street Ave Drive
Escrow Analysis Date: 00/00/0000
New Payment Due Date: \$00,000.00
New Payment Effective Date: 00/00/0000

Pay by website: flagstar.com/myloans
Customer service: (800) 968-7700
Monday-Friday 7:30 a.m.-8 p.m. ET
Saturday 7:30 a.m.-4 p.m. ET

Dear [Customer Name(s)],

Each year Flagstar Bank reviews your escrow account to ensure the correct amounts are being collected to pay your property taxes and home owner's insurance. In reviewing your escrow account, we found you have a shortage of (\$).

Quick breakdown of the Escrow review

Current Escrow Balance*	\$000,000.00	Old Mortgage Payment	
Required Escrow Balance:	\$000,000.00	Principal & Interest	\$000,000.00
You have a shortage of	-\$000,000.00	Escrow	\$000,000.00
		Optional Products	\$000,000.00

*Based on all payments and disbursements due being made prior to the new payment effective date.

The information below reflects the details of our review and the options available to you. The shortage was caused by an increase in your [taxes, insurance]. Questions about a change in your tax payment should be directed to your taxing authority and changes in your insurance premium should be directed to your insurance agent.

Review The Payment Options

Option 1 One-time Payment of Escrow Shortage		Option 2 Monthly Payment of your Escrow Shortage	
Principal & Interest	\$000,000.00	Principal & Interest	\$000,000.00
Escrow	\$000,000.00	Escrow	\$000,000.00
Optional Products	\$000,000.00	Optional Products	\$000,000.00
Escrow Shortage	\$000,000.00	Escrow Shortage	\$000,000.00
New Monthly Mortgage Payment	\$000,000.00	New Monthly Mortgage Payment	\$000,000.00

If you prefer to pay your escrow shortage in full, simply detach the coupon below and mail it along with your payment in the enclosed envelope. Upon receipt of your escrow shortage payment, your monthly payment will be adjusted to \$000,000.00 effective MM/YY.

If you choose this option, no further action is needed. We will automatically spread the repayment of the escrow shortage over your next 12 monthly payments beginning with your payment due MM/YY.

How The Escrow Payment Is Calculated

Taxes	\$000,000.00	/12=	\$000,000.00
Insurance	\$000,000.00	/12=	\$000,000.00
			\$000,000.00

Your new monthly escrow payment is calculated by adding all of your disbursements then dividing this figure by 12 months, which equals \$000,000.00.

Determining The No Shortage

As allowed by the Real Estate Settlement Procedures Act (RESPA), your mortgage documents, or state law, the escrow balance should not go below two months' tax and insurance payments, which is a minimum balance of \$000,000.00.

Your projected escrow balance in [month] is expected to be \$000,000.00.

Equal Housing Lender Member FDIC Page 1 of X

(Detach and return the bottom portion with payment. Retain the top portion for your records.)

Send In The Escrow Shortage Payment

CUSTOMER NAME 1
CUSTOMER NAME 2

Pay by website: flagstar.com/myloans Loan Number #000000000 One-time Escrow Payment \$000,000.00

P.O. BOX 660263
Dallas, TX 75266-0263

AMOUNT ENCLOSED \$
Due Date 00/00/0000

Important Information

Review The Upcoming Escrow Account Activity (00/00/0000 to 00/00/0000)

The items below reflect the payments we expect to receive each month for your escrow account and the payments we expect to make on your behalf for your real estate taxes and/or insurance premiums.

What is an escrow analysis?

An escrow analysis is a review of your escrow accounts to determine if the current monthly escrow payment is enough to pay taxes, insurance, and other bills when due. Escrow analyses are typically run annually based on your property tax payment cycle. Occasionally, the payment of taxes or insurance causes the escrow account to reach a negative balance, and it may be necessary to perform more than one analysis during the year.

Can I waive my escrow account?

Escrow accounts are required and cannot be waived on FHA (Federal Housing Administration), GRH (Guaranteed Rural Housing) or VA (Veteran Affairs) loans.

Escrow accounts on other types of loans, such as Fannie Mae or Freddie Mac loans, may be waived if certain conditions are met. Some basic conditions to determine eligibility for escrow waivers are:

- The loan-to-value ratio of your loan must be 80 percent or less.
- There have not been any payments over 30 days late in the last 12 months.
- Loan is not in a Special Flood Hazard Area (SFHA).
- The loan cannot be in foreclosure, bankruptcy or loss mitigation.

Note: If all conditions are met on a loan with required flood insurance, all escrows may be waived with the exception of the flood insurance. Other conditions and requirements may apply; however, if the above conditions are met, please download the [Escrow Waiver Request Form](#) from flagstar.com/MyLoans, complete it, and fax or mail it as directed.

Please note that an escrow waiver fee equal to 0.25 percent of the current principal balance or \$150, whichever is greater, is charged. This fee will be charged unless not permitted by applicable state law.

Why did my payment change?

As the bills for your real estate taxes and insurance premiums change, the amount needed to be collected every month also needs to be updated. Even on a fixed-rate loan the escrow payment may vary, causing a change in the total payment owed. Please see your escrow analysis for more information.

Why do I have a shortage in my escrow account?

Escrow shortages generally occur when property taxes and/or insurance payments increase. Specific questions regarding tax amounts or homeowner's insurance should be directed to your local tax authority or your insurance agent. The following are other common reasons for an escrow shortage:

- An increase in the tax or insurance bill.
- Underestimation of the tax assessment on a new construction loan that was based on land only.
- An unanticipated disbursement, such as a supplemental tax bill.
- Force-placed taxes or insurance.

How can I pay my escrow shortage?

Escrow shortages can be paid conveniently using MyLoans or mailed with your escrow shortage coupon to:
Attn: Payment Processing, PO Box 660263, Dallas, TX 75266-0263.

Whom do I contact to update my loan with the correct tax amounts/information?

Since we may already receive your tax information from your taxing authority, please call the Customer Service Department to discuss the information we may need from you.

My insurance carrier has changed. What do I do?

Please call the Insurance Department at (833) 811-3061. Representatives are available Monday - Friday 7:30 a.m.-8 p.m. ET.